

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JACOB A SALLMEN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-11126

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/13/2019 and confirmed on 1/30/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		72,073.43
Less Refunds to Debtor	1,146.40	
TOTAL AMOUNT OF PLAN FUND		70,927.03

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	3,712.09	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,212.09

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PHFA(*)	0.00	43,543.76	0.00	43,543.76
	Acct: 4743				
	PHFA(*)	0.00	0.00	0.00	0.00
	Acct:				
	PHFA(*)	3,083.63	3,083.63	0.00	3,083.63
	Acct: 4743				
	BLUEGREEN VACATION CORPORATION	0.00	0.00	0.00	0.00
	Acct: 2154				
	FIRST CHOICE FCU**	0.00	0.00	0.00	0.00
	Acct: 0004				
	FIRST CHOICE FCU**	0.00	0.00	0.00	0.00
	Acct: 0003				
					46,627.39

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	JACOB A SALLMEN	0.00	0.00	0.00	0.00
	Acct:				
	JACOB A SALLMEN	600.00	600.00	0.00	0.00
	Acct:				
	JACOB A SALLMEN	546.40	546.40	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	PCA ACQUISITIONS V LLC	5,817.05	3,044.06	0.00	3,044.06
	Acct: 8059				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 1371				
	CAPITAL ONE**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1822				
	UPMC HEALTH SERVICES	5,540.23	2,899.20	0.00	2,899.20
	Acct: 6947				
	UPMC PHYSICIAN SERVICES	457.13	239.22	0.00	239.22
	Acct: 6947				
	DIAGNOSTIC IMAGING ASSOC++	0.00	0.00	0.00	0.00
	Acct: 1135				
	FIRST NATIONAL BANK OF PA(*)	7,075.90	3,702.82	0.00	3,702.82
	Acct: 8120				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	1,904.85	996.81	0.00	996.81
	Acct: 6588				
	PORTFOLIO RECOVERY ASSOCIATES LLC	809.78	423.76	0.00	423.76
	Acct: 7021				
	QUEST DIAGNOSTIC VENTURE LLC	0.00	0.00	0.00	0.00
	Acct: 2112				
	JEFFERSON CAPITAL SYSTEMS LLC*	2,620.06	1,371.08	0.00	1,371.08
	Acct: 5083				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,945.37	1,541.31	0.00	1,541.31
	Acct: 3437				
	PRA RECEIVABLES MANAGEMENT LLC - /	4,747.51	2,484.37	0.00	2,484.37
	Acct: 7144				
	VERIZON BY AMERICAN INFOSOURCE AS	735.56	384.92	0.00	384.92
	Acct: 0001				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5083				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ACCELERATED INVENTORY MGT LLC	0.00	0.00	0.00	0.00
	Acct:				
	AMCA++	0.00	0.00	0.00	0.00
	Acct:				
	PHILLIPS & COHEN ASSOCIATES, LTD.	0.00	0.00	0.00	0.00
	Acct:				
	TRANSWORLD SYSTEMS INC	0.00	0.00	0.00	0.00
	Acct:				
	UPMC	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA**	0.00	0.00	0.00	0.00
	Acct:				
					17,087.55
TOTAL PAID TO CREDITORS					63,714.94
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		3,083.63			
UNSECURED		32,653.44			

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JACOB A SALLMEN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-11126

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Jacob A. Sallmen  
Debtor

Case No. 19-11126-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Jacob A. Sallmen, 1048 Griswold Street, Sharon, PA 16146-2902
15157006	+ American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
15157009	+ Carbino Law, 3712 Highland Avenue, Drexel Hill, PA 19026-3103
15157014	+ Diagnostic Imaging Consultants, PO Box 371863, Pittsburgh, PA 15250-7863
15157015	+ First Choice, 2209 West State Street, New Castle, PA 16101-1138
15157023	+ Quest Diagnostics Venture LLC, PO Box 740717, Cincinnati, OH 45274-0717
15157032	+ UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001
15157029	University of Pittsburgh Physicians, Quantum One, 2nd Floor, Suite 257, Pittsburgh, PA 15203

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc@bass-associates.com	Feb 27 2025 00:36:00	Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:29:15	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 02:33:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15168778	Email/Text: Bankruptcy.Processing@bluegreenvacations.com	Feb 27 2025 00:36:00	Bluegreen Vacations Unlimited Inc, 4960 Conference Way North, Suite 100, Boca Raton FL 33431
15157010	^ MEBN	Feb 27 2025 00:20:49	CBCS, PO Box 2724, Columbus, OH 43216-2724
15157007	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:28:38	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15157008	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:29:10	Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
15157011	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
15157012	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Bank / Kay's, Po Box 182789, Columbus, OH 43218-2789
15157013	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 27 2025 00:54:00	Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
15157016	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 27 2025 00:36:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15186579	Email/Text: JCAP_BNC_Notices@jcap.com		

District/off: 0315-1

User: auto

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Date Rcvd: Feb 26, 2025

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		Feb 27 2025 00:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15157017	+ Email/PDF: ais.chase.ebn@aisinfo.com		
		Feb 27 2025 01:15:44	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
15167754	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Feb 27 2025 00:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15157018	+ Email/Text: Documentfiling@lciinc.com		
		Feb 27 2025 00:36:00	Lending Club Corporation, 595 Market Street, San Francisco, CA 94105-2802
15157019	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Feb 27 2025 01:15:32	Merrick Bank, PO Box 1500, Draper, UT 84020-1127
15168810	Email/Text: invenioabt@phillips-cohen.com		
		Feb 27 2025 00:37:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801
15157022	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 27 2025 01:28:40	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
15508921	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 27 2025 01:28:44	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15175292	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 27 2025 01:28:40	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15157020	+ Email/Text: blegal@phfa.org		
		Feb 27 2025 00:53:00	Pa Housing Finance Agency, 2101 North Front Street, Harrisburg, PA 17110-1086
15187608	+ Email/Text: blegal@phfa.org		
		Feb 27 2025 00:53:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15157021	+ Email/Text: pcabkt@phillips-cohen.com		
		Feb 27 2025 00:37:00	Phillips & Cohen Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
15157023	^ MEBN		
		Feb 27 2025 00:20:43	Quest Diagnostics Venture LLC, PO Box 740717, Cincinnati, OH 45274-0717
15157024	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 27 2025 01:16:13	Synco / Lowes, Po Box 956005, Orlando, FL 32896-0001
15157025	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 27 2025 01:39:44	Synco / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
15184268	^ MEBN		
		Feb 27 2025 00:21:34	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15157506	^ MEBN		
		Feb 27 2025 00:21:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15157026	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Feb 27 2025 01:28:45	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15157028	^ MEBN		
		Feb 27 2025 00:20:19	Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15157030	^ MEBN		
		Feb 27 2025 00:19:46	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15184724	Email/Text: BNCnotices@dcmservices.com		
		Feb 27 2025 00:37:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15157031	^ MEBN		
		Feb 27 2025 00:20:59	UPMC Horizon, PO Box 382059, Pittsburgh, PA 15250-0001
15185275	Email/Text: BNCnotices@dcmservices.com		
		Feb 27 2025 00:37:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15183577	Email/PDF: ebn_ais@aisinfo.com		
		Feb 27 2025 01:28:47	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

District/off: 0315-1

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 43

15157033 + Email/Text: pitbk@weltman.com

Feb 27 2025 00:37:00

Weltman Weinberg & Reis Co., LPA, 436 7th  
Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennsylvania Housing Finance Agency
15157027	##+	Titan Legal Processing LLC, 5731 Mt. Pleasant Lane, #23377, Belleville, IL 62223-5121

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Jacob A. Sallmen dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Pennsylvania Housing Finance Agency dcarlon@kmlawgroup.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5